

<i>SERFF Tracking Number:</i>	<i>ZURC-125533412</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Universal Underwriters Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>CW ML 27107F</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Unicover</i>		
<i>Project Name/Number:</i>	<i>27107 Forms/27107</i>		

Filing at a Glance

Companies: Universal Underwriters Insurance Company, Universal Underwriters of Texas Insurance Company		
Product Name: Unicover	SERFF Tr Num: ZURC-125533412	State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 05.0003 Commercial Package	Co Tr Num: CW ML 27107F	State Status: Fees verified and received
Filing Type: Form	Co Status: Not Applicable	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Authors: Karen Allen, Cynthia Winans, Terri Smith	Disposition Date: 03/18/2008
	Date Submitted: 03/11/2008	Disposition Status: Approved
Effective Date Requested (New):		Effective Date (New): 03/18/2008
Effective Date Requested (Renewal):		Effective Date (Renewal): 03/18/2008
State Filing Description:		

General Information

Project Name: 27107 Forms	Status of Filing in Domicile:
Project Number: 27107	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/18/2008	
State Status Changed: 03/18/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

On December 26, 2007, President Bush signed a seven-year extension of the Terrorism Risk Insurance Act (TRIA) which continues it to December 31, 2014. Acts of terrorism, as defined by TRIA, are no longer confined to those committed "on behalf of a foreign person or foreign interest." Domestic terrorism is now included in "certified acts of terrorism." As a result, we have made some changes to our Unicover programs.

<i>SERFF Tracking Number:</i>	<i>ZURC-125533412</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>CW ML 27107F</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Unicover</i>		
<i>Project Name/Number:</i>	<i>27107 Forms/27107</i>		

The enclosed endorsements include domestic acts of terrorism as "certified acts" to conform with the most recent changes to TRIA.

Endorsement 498 applies to our Equipment Dealer Unicover program. The other endorsements all apply to our Unicover V program.

Company and Contact

Filing Contact Information

Cynthia Winans, Filing Analyst	cynthia.winans@zurichna.com
7045 College Blvd	(800) 821-7803 [Phone]
Overland Park, KS 66211	(913) 906-1706[FAX]

Filing Company Information

Universal Underwriters Insurance Company	CoCode: 41181	State of Domicile: Kansas
7045 College Blvd.	Group Code: 212	Company Type: Property and Casualty
Overland Park, KS 66211	Group Name: Zurich North American	State ID Number:
(800) 821-7803 ext. [Phone]	FEIN Number: 43-1249228	

Universal Underwriters of Texas Insurance Company	CoCode: 40843	State of Domicile: Texas
7045 College Blvd.	Group Code: 212	Company Type: Property and Casualty
Overland Park, KS 66211	Group Name: Zurich North America	State ID Number:
(800) 821-7803 ext. [Phone]	FEIN Number: 36-3139101	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No

<i>SERFF Tracking Number:</i>	<i>ZURC-125533412</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Universal Underwriters Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>CW ML 27107F</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Unicover</i>		
<i>Project Name/Number:</i>	<i>27107 Forms/27107</i>		
Fee Explanation:	\$50 per submission		
Per Company:	No		

SERFF Tracking Number:	ZURC-125533412	State:	Arkansas
First Filing Company:	Universal Underwriters Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	CW ML 27107F		
TOI:	05.0 Commercial Multi-Peril - Liability & Non-	Sub-TOI:	05.0003 Commercial Package
	Liability		
Product Name:	Unicover		
Project Name/Number:	27107 Forms/27107		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Universal Underwriters Insurance Company	\$50.00	03/11/2008	18513748
Universal Underwriters of Texas Insurance Company	\$0.00	03/11/2008	

SERFF Tracking Number: ZURC-125533412 State: Arkansas

First Filing Company: Universal Underwriters Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: CW ML 27107F

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Unicover

Project Name/Number: 27107 Forms/27107

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	03/18/2008	03/18/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
BIOLOGICAL Form OR CHEMICAL TERRORISM EXCLUSION (TRIA)		Cynthia Winans	03/14/2008	03/14/2008
BIOLOGICAL Form OR CHEMICAL TERRORISM EXCLUSION (NON-TRIA)		Cynthia Winans	03/14/2008	03/14/2008
BUSINESS Form INCOME CONTINUATI ON FOR OFF- PREMISES		Cynthia Winans	03/14/2008	03/14/2008
CONDITIONAL EXCLUSION OF TERRORISM (RELATING		Cynthia Winans	03/14/2008	03/14/2008

SERFF Tracking Number: ZURC-125533412 State: Arkansas
First Filing Company: Universal Underwriters Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: CW ML 27107F
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Uncover
Project Name/Number: 27107 Forms/27107

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RISK
INSURANCE
ACT OF
2002)

<i>SERFF Tracking Number:</i>	<i>ZURC-125533412</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Universal Underwriters Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>CW ML 27107F</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Unicover</i>		
<i>Project Name/Number:</i>	<i>27107 Forms/27107</i>		

SERFF Tracking Number: ZURC-125533412 State: Arkansas
First Filing Company: Universal Underwriters Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: CW ML 27107F
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Unicover
Project Name/Number: 27107 Forms/27107

Disposition

Disposition Date: 03/18/2008
Effective Date (New): 03/18/2008
Effective Date (Renewal): 03/18/2008
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: ZURC-125533412 State: Arkansas

First Filing Company: Universal Underwriters Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: CW ML 27107F

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Uncover

Project Name/Number: 27107 Forms/27107

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	BUSINESS INCOME CONTINUATION COMMUNICATION SUPPLY SERVICES OFF-PREMISES COVERAGE	Approved	Yes
Form	BUSINESS INCOME CONTINUATION POWER SUPPLY SERVICES OFF-PREMISES COVERAGE	Approved	Yes
Form	BUSINESS INCOME CONTINUATION WATER SUPPLY SERVICES OFF-PREMISES COVERAGE	Approved	Yes
Form	TERRORISM EXCLUSION	Approved	Yes
Form	TERRORISM EXCLUSION	Approved	Yes
Form	BIOLOGICAL OR CHEMICAL TERRORISM EXCLUSION	Withdrawn	Yes
Form	BIOLOGICAL OR CHEMICAL TERRORISM EXCLUSION (NON-TRIA)	Withdrawn	Yes
Form	CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002)	Withdrawn	Yes
Form	BIOLOGICAL OR CHEMICAL TERRORISM EXCLUSION (TRIA)	Withdrawn	Yes
Form	BIOLOGICAL OR CHEMICAL TERRORISM EXCLUSION (NON-TRIA)	Withdrawn	Yes
Form	BUSINESS INCOME CONTINUATION FOR OFF-PREMISES	Withdrawn	Yes
Form	CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002)	Withdrawn	Yes

SERFF Tracking Number: ZURC-125533412 State: Arkansas

First Filing Company: Universal Underwriters Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: CW ML 27107F

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Unicover

Project Name/Number: 27107 Forms/27107

Amendment Letter

Amendment Date:

Submitted Date: 03/14/2008

Comments:

I inadvertently omitted four forms being withdrawn. They are listed below.

Changed Items:

Form Schedule Item Changes:

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
BIOLOGICAL OR CHEMICAL TERRORISM EXCLUSION (TRIA)	366	07-06	Endorsement/Amendment/Conditions	Withdrawn		AR-PC-06-020734	0	
BIOLOGICAL OR CHEMICAL TERRORISM EXCLUSION (NON-TRIA)	407	07-06	Endorsement/Amendment/Conditions	Withdrawn		AR-PC-06-020734	0	
BUSINESS INCOME CONTINUATION FOR OFF-PREMISES	382	03-03	Endorsement/Amendment/Conditions	Withdrawn		USPH-5KXQW7573	0	
Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments

SERFF Tracking Number: ZURC-125533412 State: Arkansas

First Filing Company: Universal Underwriters Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: CW ML 27107F

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Uncover

Project Name/Number: 27107 Forms/27107

Name	Number	Date	Type	Form #	Filing #	Score
CONDITION 802		07-06	Endorse Withdrawn		AR-PC-06-	0
AL			ment/Am		020734	
EXCLUSION			endment			
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SERFF Tracking Number: ZURC-125533412 State: Arkansas

First Filing Company: Universal Underwriters Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: CW ML 27107F

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Unicover

Project Name/Number: 27107 Forms/27107

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	BUSINESS INCOME CONTINUATION COMMUNICATION SUPPLY SERVICES OFF-PREMISES COVERAGE	125	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 125 (03-03) Previous Filing #: USPH-5KXQW7573/00		125U5 01-08.pdf
Approved	BUSINESS INCOME CONTINUATION POWER SUPPLY SERVICES OFF-PREMISES COVERAGE	126	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 126 (03-03) Previous Filing #: USPH-5KXQW7573/00		126U5 01-08.pdf
Approved	BUSINESS INCOME CONTINUATION WATER SUPPLY SERVICES OFF-PREMISES COVERAGE	127	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 127 (03-03) Previous Filing #: USPH-5KXQW7573/00		127U5 01-08.pdf
Approved	TERRORISM EXCLUSION	497	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 497 (07-06) Previous Filing #: AR-PC-06-020734		497U5 01-08.pdf
Approved	TERRORISM EXCLUSION	498	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 498 (07-06) Previous Filing #: AR-PC-06-		498EDU 01-08.pdf

SERFF Tracking Number: ZURC-125533412 State: Arkansas

First Filing Company: Universal Underwriters Insurance Company, ... State Tracking Number: EFT \$50

Company Tracking Number: CW ML 27107F

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Uncover

Project Name/Number: 27107 Forms/27107

					020734
Withdrawn	BIOLOGICAL OR 365 CHEMICAL TERRORISM EXCLUSION	07 06	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00	Previous Filing #: AR-PC-06-020734
Withdrawn	BIOLOGICAL OR 406 CHEMICAL TERRORISM EXCLUSION (NON-TRIA)	07 06	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00	Previous Filing #: AR-PC-06-020734
Withdrawn	CONDITIONAL 801 EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002)	07 06	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00	Previous Filing #: AR-PC-06-020734
Withdrawn	BIOLOGICAL OR 366 CHEMICAL TERRORISM EXCLUSION (TRIA)	07-06	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00	Previous Filing #: AR-PC-06-020734
Withdrawn	BIOLOGICAL OR 407 CHEMICAL TERRORISM EXCLUSION (NON-TRIA)	07-06	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00	Previous Filing #: AR-PC-06-020734
Withdrawn	BUSINESS 382 INCOME CONTINUATION FOR OFF- PREMISES	03-03	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00	Previous Filing #: USPH-5KXQW7573
Withdrawn	CONDITIONAL 802	07-06	Endorsement/Amendment/Conditions	Withdrawn Replaced Form #:0.00	

SERFF Tracking Number: ZURC-125533412 State: Arkansas
First Filing Company: Universal Underwriters Insurance Company, ... State Tracking Number: EFT \$50
Company Tracking Number: CW ML 27107F
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Uncover
Project Name/Number: 27107 Forms/27107

EXCLUSION OF
TERRORISM
(RELATING TO
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OF FEDERAL
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Previous Filing #:
AR-PC-06-
020734

ENDORSEMENT NO. 125
BUSINESS INCOME CONTINUATION
COMMUNICATION SUPPLY SERVICES OFF-PREMISES COVERAGE
COVERAGE PART 330
UNICOVER V

PAGE 1 OF 1

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WITH RESPECT TO THE INSURANCE AFFORDED BY ENDORSEMENT NO. 080 - BUSINESS INCOME CONTINUATION, THE FOLLOWING CHANGES ARE MADE:

THE INSURING AGREEMENT IS CHANGED TO INCLUDE:

- (C) *COMMUNICATION *SUPPLY *SERVICES WHICH OCCURS AWAY FROM THE *LOCATION(S). THE SUSPENSION MUST LAST MORE THAN 24 CONSECUTIVE HOURS. THE PERIOD OF SUSPENSION INSURED IS FROM THE DATE OF *LOSS AND SHALL END UPON RESTORATION OF SERVICES.

THE FOLLOWING DEFINITIONS ARE ADDED:

"*COMMUNICATION *SUPPLY *SERVICES" MEANS THE FOLLOWING TYPES OF PROPERTY SUPPLYING COMMUNICATION SERVICES, INCLUDING TELEPHONE, RADIO, MICROWAVE OR TELEVISION SERVICES, TO THE *LOCATION(S), SUCH AS:

- (A) COMMUNICATION TRANSMISSION LINES,
- (B) COAXIAL CABLES, AND
- (C) MICROWAVE RADIO RELAYS EXCEPT SATELLITES.

THE * INDICATES THE WORD IS DEFINED IN THE
COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES

EDITION 1-2008

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ENDORSEMENT NO. 126
BUSINESS INCOME CONTINUATION
POWER SUPPLY SERVICES OFF-PREMISES COVERAGE
COVERAGE PART 330
UNICOVER V

PAGE 1 OF 1

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WITH RESPECT TO THE INSURANCE AFFORDED BY ENDORSEMENT NO. 080 - BUSINESS INCOME CONTINUATION, THE FOLLOWING CHANGES ARE MADE:

THE INSURING AGREEMENT IS CHANGED TO INCLUDE:

- (C) *POWER *SUPPLY *SERVICES WHICH OCCURS AWAY FROM THE *LOCATION(S). THE SUSPENSION MUST LAST MORE THAN 24 CONSECUTIVE HOURS. THE PERIOD OF SUSPENSION INSURED IS FROM THE DATE OF *LOSS AND SHALL END UPON RESTORATION OF SERVICES.

THE FOLLOWING DEFINITIONS ARE ADDED:

"*POWER *SUPPLY *SERVICES" MEANS THE FOLLOWING TYPES OF PROPERTY SUPPLYING ELECTRICITY, STEAM OR GAS TO THE *LOCATION(S):

- (A) UTILITY GENERATING PLANTS,
- (B) SWITCHING STATIONS,
- (C) SUBSTATIONS,
- (D) TRANSFORMERS, AND
- (E) TRANSMISSION LINES.

THE * INDICATES THE WORD IS DEFINED IN THE
COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES

EDITION 1-2008

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ENDORSEMENT NO. 127
BUSINESS INCOME CONTINUATION
WATER SUPPLY SERVICES OFF-PREMISES COVERAGE
COVERAGE PART 330
UNICOVER V

PAGE 1 OF 1

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WITH RESPECT TO THE INSURANCE AFFORDED BY ENDORSEMENT NO. 080 - BUSINESS INCOME CONTINUATION, THE FOLLOWING CHANGES ARE MADE:

THE INSURING AGREEMENT IS CHANGED TO INCLUDE:

- (C) *WATER *SUPPLY *SERVICES WHICH OCCURS AWAY FROM THE *LOCATION(S). THE SUSPENSION MUST LAST MORE THAN 24 CONSECUTIVE HOURS. THE PERIOD OF SUSPENSION INSURED IS FROM THE DATE OF *LOSS AND SHALL END UPON RESTORATION OF SERVICES.

THE FOLLOWING DEFINITIONS ARE ADDED:

"*WATER *SUPPLY *SERVICES" MEANS THE FOLLOWING TYPES OF PROPERTY SUPPLYING WATER TO THE *LOCATION(S):

- (A) PUMPING STATIONS, AND
(B) WATER MAINS.

THE * INDICATES THE WORD IS DEFINED IN THE
COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES

EDITION 1-2008

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ENDORSEMENT NO. 497
TERRORISM EXCLUSION
COVERAGE PARTS 300, 320, 330, 380, 500, 530, 550, 900, 950, AND 980
UNICOVER V

PAGE 1 OF 4

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WITH RESPECT TO COVERAGE PARTS 320, 330, 950, AND 980, THE FOLLOWING CHANGES ARE MADE:

DEFINITIONS

THE FOLLOWING DEFINITION IS ADDED:

"*CERTIFIED *ACT *OF *TERRORISM" MEANS AN ACT THAT IS CERTIFIED BY THE SECRETARY OF THE TREASURY, IN CONCURRENCE WITH THE SECRETARY OF STATE AND THE ATTORNEY GENERAL OF THE UNITED STATES, TO BE AN ACT OF TERRORISM PURSUANT TO THE FEDERAL TERRORISM RISK INSURANCE ACT. THE TERRORISM RISK INSURANCE ACT PROVIDES THAT THE SECRETARY OF TREASURY SHALL CERTIFY AN ACT OF TERRORISM:

1. TO BE AN ACT OF TERRORISM;
2. TO BE A VIOLENT ACT OR AN ACT THAT IS DANGEROUS TO HUMAN LIFE, PROPERTY, OR INFRASTRUCTURE;
3. TO HAVE RESULTED IN DAMAGE WITHIN THE UNITED STATES, OR OUTSIDE OF THE UNITED STATES IN THE CASE OF AN AIR CARRIER (AS DEFINED IN SECTION 40102 OF TITLE 49, UNITED STATES CODE) OR A UNITED STATES FLAG VESSEL (OR A VESSEL BASED PRINCIPALLY IN THE UNITED STATES, ON WHICH UNITED STATES INCOME TAX IS PAID AND WHOSE INSURANCE COVERAGE IS SUBJECT TO REGULATION IN THE UNITED STATES), OR THE PREMISES OF A UNITED STATES MISSION; AND
4. TO HAVE BEEN COMMITTED BY AN INDIVIDUAL OR INDIVIDUALS AS PART OF AN EFFORT TO COERCE THE CIVILIAN POPULATION OF THE UNITED STATES OR TO INFLUENCE THE POLICY OR AFFECT THE CONDUCT OF THE UNITED STATES GOVERNMENT BY COERCION.

NO ACT MAY BE CERTIFIED AS AN ACT OF TERRORISM IF THE ACT IS COMMITTED AS PART OF THE COURSE OF A WAR DECLARED BY CONGRESS (EXCEPT FOR WORKERS' COMPENSATION) OR IF LOSSES RESULTING FROM THE ACT, IN THE AGGREGATE FOR INSURANCE SUBJECT TO TRIA, DO NOT EXCEED \$5,000,000.

THE * INDICATES THE WORD IS DEFINED IN THE
COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES

EDITION 1-2008

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ENDORSEMENT NO. 497
TERRORISM EXCLUSION
COVERAGE PARTS 300, 320, 330, 380, 500, 530, 550, 900, 950, AND 980
UNICOVER V

PAGE 2 OF 4

EXCLUSIONS

THE FOLLOWING EXCLUSION IS ADDED:

*WE WILL NOT PAY FOR *COVERED *POLLUTION *DAMAGES, *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT CAUSED DIRECTLY OR INDIRECTLY BY A *CERTIFIED *ACT *OF *TERRORISM, INCLUDING ACTION IN HINDERING OR DEFENDING AGAINST AN ACTUAL OR EXPECTED *CERTIFIED *ACT *OF *TERRORISM. SUCH *COVERED *POLLUTION *DAMAGES, *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT IS EXCLUDED REGARDLESS OF ANY OTHER CAUSE OR EVENT THAT CONTRIBUTES CONCURRENTLY OR IN ANY SEQUENCE TO THE *COVERED *POLLUTION *DAMAGES, *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT.

EXCEPTION FOR CERTAIN FIRE LOSSES

WITH RESPECT TO COVERAGE PART 330, THE FOLLOWING EXCEPTION TO THIS EXCLUSION APPLIES ONLY TO PROPERTY LOCATED IN THOSE STATES WITH STATUTES THAT REQUIRE CONFORMITY WITH A STANDARD FORM OF FIRE INSURANCE, UNLESS SUCH STATE DOES NOT REQUIRE CONFORMITY WITH RESPECT TO A *CERTIFIED *ACT *OF *TERRORISM. IN SUCH STATES, IF A *CERTIFIED *ACT *OF *TERRORISM RESULTS IN FIRE, *WE WILL PAY FOR THE DIRECT PHYSICAL *LOSS TO *YOUR *BUILDINGS, *CONTENTS, *EQUIPMENT, *STOCK, OR *EMPLOYEE *TOOLS CAUSED BY THAT FIRE. THIS EXCEPTION DOES NOT APPLY TO ANY OTHER *LOSS OR EXPENSE INCLUDING, BUT NOT LIMITED TO, *BUSINESS *INCOME *CONTINUATION, BUSINESS RECOVERY EXPENSE, *RENTS, ADDITIONAL *EXTRA *EXPENSE, OR LEASEHOLD INTEREST.

APPLICATION OF OTHER EXCLUSIONS

THE TERMS AND LIMITATIONS OF A TERRORISM EXCLUSION OR ANY OTHER EXCLUSION, OR THE INAPPLICABILITY OR OMISSION OF A TERRORISM EXCLUSION OR ANY OTHER EXCLUSION, DO NOT SERVE TO CREATE COVERAGE WHICH WOULD OTHERWISE BE EXCLUDED, LIMITED, OR RESTRICTED UNDER THIS POLICY.

THE * INDICATES THE WORD IS DEFINED IN THE
COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES

EDITION 1-2008

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ENDORSEMENT NO. 497
TERRORISM EXCLUSION
COVERAGE PARTS 300, 320, 330, 380, 500, 530, 550, 900, 950, AND 980
UNICOVER V

PAGE 3 OF 4

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

IF AGGREGATE INSURED *DAMAGES, *COVERED *POLLUTION *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT THAT ARE ATTRIBUTABLE TO ONE OR MORE *CERTIFIED *ACTS *OF *TERRORISM EXCEED \$100 BILLION IN A PROGRAM YEAR (JANUARY 1 THROUGH DECEMBER 31) AND *WE HAVE MET *OUR INSURER DEDUCTIBLE UNDER THE TERRORISM RISK INSURANCE ACT, *WE SHALL NOT BE LIABLE FOR THE PAYMENT OF ANY PORTION OF THE AMOUNT OF SUCH *DAMAGES, *COVERED *POLLUTION *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT THAT EXCEEDS \$100 BILLION, AND IN SUCH CASE INSURED CLAIMS UP TO THAT AMOUNT ARE SUBJECT TO PRO RATA ALLOCATION IN ACCORDANCE WITH PROCEDURES ESTABLISHED BY THE SECRETARY OF TREASURY.

WITH RESPECT TO COVERAGE PARTS 300, 380, 500, 530, 550, AND 900, THE FOLLOWING CHANGES ARE MADE:

DEFINITIONS

THE FOLLOWING DEFINITION IS ADDED:

"*TERRORISM" MEANS ACTIVITIES AGAINST PERSONS, ORGANIZATIONS OR PROPERTY OF ANY NATURE:

1. THAT INVOLVE THE FOLLOWING OR PREPARATION FOR THE FOLLOWING:
 - A. USE OR THREAT OF FORCE OR VIOLENCE;
 - B. COMMISSION OR THREAT OF A DANGEROUS ACT; OR
 - C. COMMISSION OR THREAT OF AN ACT THAT INTERFERES WITH OR DISRUPTS AN ELECTRONIC, COMMUNICATION, INFORMATION OR MECHANICAL SYSTEM; AND
2. WHEN ONE OR BOTH OF THE FOLLOWING APPLIES:
 - A. THE EFFECT IS TO INTIMIDATE OR COERCE A GOVERNMENT OR THE CIVILIAN POPULATION OR ANY SEGMENT THEREOF, OR TO DISRUPT ANY SEGMENT OF THE ECONOMY; OR

THE * INDICATES THE WORD IS DEFINED IN THE
COVERAGE PART TO WHICH THIS ENDORSEMENT APPLIES

EDITION 1-2008

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ENDORSEMENT NO. 497
TERRORISM EXCLUSION
COVERAGE PARTS 300, 320, 330, 380, 500, 530, 550, 900, 950, AND 980
UNICOVER V

PAGE 4 OF 4

- B. IT APPEARS THAT THE INTENT IS TO INTIMIDATE OR COERCE A GOVERNMENT, OR TO FURTHER POLITICAL, IDEOLOGICAL, RELIGIOUS, SOCIAL OR ECONOMIC OBJECTIVES OR TO EXPRESS (OR EXPRESS OPPOSITION TO) A PHILOSOPHY OR IDEOLOGY.

EXCLUSIONS

THE FOLLOWING EXCLUSION IS ADDED:

*WE WILL NOT PAY FOR *COVERED *POLLUTION *DAMAGES, *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT CAUSED DIRECTLY OR INDIRECTLY BY AN ACT OF *TERRORISM, INCLUDING ACTION IN HINDERING OR DEFENDING AGAINST AN ACTUAL OR EXPECTED ACT OF *TERRORISM. ANY *COVERED *POLLUTION *DAMAGES, *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT IS EXCLUDED REGARDLESS OF ANY OTHER CAUSE OR EVENT THAT CONTRIBUTES CONCURRENTLY OR IN ANY SEQUENCE TO SUCH *COVERED *POLLUTION *DAMAGES, *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT.

APPLICATION OF OTHER EXCLUSIONS

THE TERMS AND LIMITATIONS OF A TERRORISM EXCLUSION OR ANY OTHER EXCLUSION, OR THE INAPPLICABILITY OR OMISSION OF A TERRORISM EXCLUSION OR ANY OTHER EXCLUSION, DO NOT SERVE TO CREATE COVERAGE WHICH WOULD OTHERWISE BE EXCLUDED, LIMITED, OR RESTRICTED UNDER THIS POLICY.

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ENDORSEMENT NO. 498
TERRORISM EXCLUSION
COVERAGE PARTS 300, 320, 330, 380, 500, 530, 550, 900, 950, AND 980
EQUIPMENT DEALER UNICOVER

PAGE 1 OF 4

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WITH RESPECT TO COVERAGE PARTS 300, 320, 330, 950, AND 980, THE FOLLOWING CHANGES ARE MADE:

DEFINITIONS

THE FOLLOWING DEFINITION IS ADDED:

"*CERTIFIED *ACT *OF *TERRORISM" MEANS AN ACT THAT IS CERTIFIED BY THE SECRETARY OF THE TREASURY, IN CONCURRENCE WITH THE SECRETARY OF STATE AND THE ATTORNEY GENERAL OF THE UNITED STATES, TO BE AN ACT OF TERRORISM PURSUANT TO THE FEDERAL TERRORISM RISK INSURANCE ACT. THE TERRORISM RISK INSURANCE ACT PROVIDES THAT THE SECRETARY OF TREASURY SHALL CERTIFY AN ACT OF TERRORISM:

1. TO BE AN ACT OF TERRORISM;
2. TO BE A VIOLENT ACT OR AN ACT THAT IS DANGEROUS TO HUMAN LIFE, PROPERTY, OR INFRASTRUCTURE;
3. TO HAVE RESULTED IN DAMAGE WITHIN THE UNITED STATES, OR OUTSIDE OF THE UNITED STATES IN THE CASE OF AN AIR CARRIER (AS DEFINED IN SECTION 40102 OF TITLE 49, UNITED STATES CODE) OR A UNITED STATES FLAG VESSEL (OR A VESSEL BASED PRINCIPALLY IN THE UNITED STATES, ON WHICH UNITED STATES INCOME TAX IS PAID AND WHOSE INSURANCE COVERAGE IS SUBJECT TO REGULATION IN THE UNITED STATES), OR THE PREMISES OF A UNITED STATES MISSION; AND
4. TO HAVE BEEN COMMITTED BY AN INDIVIDUAL OR INDIVIDUALS AS PART OF AN EFFORT TO COERCE THE CIVILIAN POPULATION OF THE UNITED STATES OR TO INFLUENCE THE POLICY OR AFFECT THE CONDUCT OF THE UNITED STATES GOVERNMENT BY COERCION.

NO ACT MAY BE CERTIFIED AS AN ACT OF TERRORISM IF THE ACT IS COMMITTED AS PART OF THE COURSE OF A WAR DECLARED BY CONGRESS (EXCEPT FOR WORKERS' COMPENSATION) OR IF LOSSES RESULTING FROM THE ACT, IN THE AGGREGATE FOR INSURANCE SUBJECT TO TRIA, DO NOT EXCEED \$5,000,000.

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ENDORSEMENT NO. 498
TERRORISM EXCLUSION
COVERAGE PARTS 300, 320, 330, 380, 500, 530, 550, 900, 950, AND 980
EQUIPMENT DEALER UNICOVER

PAGE 2 OF 4

EXCLUSIONS

THE FOLLOWING EXCLUSION IS ADDED:

*WE WILL NOT PAY FOR *COVERED *POLLUTION *DAMAGES, *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT CAUSED DIRECTLY OR INDIRECTLY BY A *CERTIFIED *ACT *OF *TERRORISM, INCLUDING ACTION IN HINDERING OR DEFENDING AGAINST AN ACTUAL OR EXPECTED *CERTIFIED *ACT *OF *TERRORISM. SUCH *COVERED *POLLUTION *DAMAGES, *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT IS EXCLUDED REGARDLESS OF ANY OTHER CAUSE OR EVENT THAT CONTRIBUTES CONCURRENTLY OR IN ANY SEQUENCE TO THE *COVERED *POLLUTION *DAMAGES, *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT.

EXCEPTION FOR CERTAIN FIRE LOSSES

WITH RESPECT TO COVERAGE PART 330, THE FOLLOWING EXCEPTION TO THIS EXCLUSION APPLIES ONLY TO PROPERTY LOCATED IN THOSE STATES WITH STATUTES THAT REQUIRE CONFORMITY WITH A STANDARD FORM OF FIRE INSURANCE, UNLESS SUCH STATE DOES NOT REQUIRE CONFORMITY WITH RESPECT TO A *CERTIFIED *ACT *OF *TERRORISM. IN SUCH STATES, IF A *CERTIFIED *ACT *OF *TERRORISM RESULTS IN FIRE, *WE WILL PAY FOR THE DIRECT PHYSICAL *LOSS TO *YOUR *BUILDINGS, *CONTENTS, *EQUIPMENT, *STOCK, OR *EMPLOYEE *TOOLS CAUSED BY THAT FIRE. THIS EXCEPTION DOES NOT APPLY TO ANY OTHER *LOSS OR EXPENSE INCLUDING, BUT NOT LIMITED TO, *BUSINESS *INCOME *CONTINUATION, BUSINESS RECOVERY EXPENSE, *RENTS, ADDITIONAL *EXTRA *EXPENSE, OR LEASEHOLD INTEREST.

APPLICATION OF OTHER EXCLUSIONS

THE TERMS AND LIMITATIONS OF A TERRORISM EXCLUSION OR ANY OTHER EXCLUSION, OR THE INAPPLICABILITY OR OMISSION OF A TERRORISM EXCLUSION OR ANY OTHER EXCLUSION, DO NOT SERVE TO CREATE COVERAGE WHICH WOULD OTHERWISE BE EXCLUDED, LIMITED, OR RESTRICTED UNDER THIS POLICY.

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COVERAGE PARTS 300, 320, 330, 380, 500, 530, 550, 900, 950, AND 980
EQUIPMENT DEALER UNICOVER

PAGE 3 OF 4

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

IF AGGREGATE INSURED *DAMAGES, *COVERED *POLLUTION *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT THAT ARE ATTRIBUTABLE TO ONE OR MORE *CERTIFIED *ACTS *OF *TERRORISM EXCEED \$100 BILLION IN A PROGRAM YEAR (JANUARY 1 THROUGH DECEMBER 31) AND *WE HAVE MET *OUR INSURER DEDUCTIBLE UNDER THE TERRORISM RISK INSURANCE ACT, *WE SHALL NOT BE LIABLE FOR THE PAYMENT OF ANY PORTION OF THE AMOUNT OF SUCH *DAMAGES, *COVERED *POLLUTION *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT THAT EXCEEDS \$100 BILLION, AND IN SUCH CASE INSURED CLAIMS UP TO THAT AMOUNT ARE SUBJECT TO PRO RATA ALLOCATION IN ACCORDANCE WITH PROCEDURES ESTABLISHED BY THE SECRETARY OF TREASURY.

WITH RESPECT TO COVERAGE PARTS 380, 500, 530, 550, AND 900, THE FOLLOWING CHANGES ARE MADE:

DEFINITIONS

THE FOLLOWING DEFINITION IS ADDED:

"*TERRORISM" MEANS ACTIVITIES AGAINST PERSONS, ORGANIZATIONS OR PROPERTY OF ANY NATURE:

1. THAT INVOLVE THE FOLLOWING OR PREPARATION FOR THE FOLLOWING:
 - A. USE OR THREAT OF FORCE OR VIOLENCE;
 - B. COMMISSION OR THREAT OF A DANGEROUS ACT; OR
 - C. COMMISSION OR THREAT OF AN ACT THAT INTERFERES WITH OR DISRUPTS AN ELECTRONIC, COMMUNICATION, INFORMATION OR MECHANICAL SYSTEM; AND
2. WHEN ONE OR BOTH OF THE FOLLOWING APPLIES:
 - A. THE EFFECT IS TO INTIMIDATE OR COERCE A GOVERNMENT OR THE CIVILIAN POPULATION OR ANY SEGMENT THEREOF, OR TO DISRUPT ANY SEGMENT OF THE ECONOMY; OR

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ENDORSEMENT NO. 498
TERRORISM EXCLUSION
COVERAGE PARTS 300, 320, 330, 380, 500, 530, 550, 900, 950, AND 980
EQUIPMENT DEALER UNICOVER

PAGE 4 OF 4

- B. IT APPEARS THAT THE INTENT IS TO INTIMIDATE OR COERCE A GOVERNMENT, OR TO FURTHER POLITICAL, IDEOLOGICAL, RELIGIOUS, SOCIAL OR ECONOMIC OBJECTIVES OR TO EXPRESS (OR EXPRESS OPPOSITION TO) A PHILOSOPHY OR IDEOLOGY.

EXCLUSIONS

THE FOLLOWING EXCLUSION IS ADDED:

*WE WILL NOT PAY FOR *COVERED *POLLUTION *DAMAGES, *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT CAUSED DIRECTLY OR INDIRECTLY BY AN ACT OF *TERRORISM, INCLUDING ACTION IN HINDERING OR DEFENDING AGAINST AN ACTUAL OR EXPECTED ACT OF *TERRORISM. ANY *COVERED *POLLUTION *DAMAGES, *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT IS EXCLUDED REGARDLESS OF ANY OTHER CAUSE OR EVENT THAT CONTRIBUTES CONCURRENTLY OR IN ANY SEQUENCE TO SUCH *COVERED *POLLUTION *DAMAGES, *DAMAGES, *INJURY, *LOSS, *OCCURRENCE, CLAIM OR *SUIT.

APPLICATION OF OTHER EXCLUSIONS

THE TERMS AND LIMITATIONS OF A TERRORISM EXCLUSION OR ANY OTHER EXCLUSION, OR THE INAPPLICABILITY OR OMISSION OF A TERRORISM EXCLUSION OR ANY OTHER EXCLUSION, DO NOT SERVE TO CREATE COVERAGE WHICH WOULD OTHERWISE BE EXCLUDED, LIMITED, OR RESTRICTED UNDER THIS POLICY.

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<i>SERFF Tracking Number:</i>	<i>ZURC-125533412</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Universal Underwriters Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>CW ML 27107F</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Unicover</i>		
<i>Project Name/Number:</i>	<i>27107 Forms/27107</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	ZURC-125533412	State:	Arkansas
First Filing Company:	Universal Underwriters Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	CW ML 27107F		
TOI:	05.0 Commercial Multi-Peril - Liability & Non-	Sub-TOI:	05.0003 Commercial Package
	Liability		
Product Name:	Unicover		
Project Name/Number:	27107 Forms/27107		

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	03/18/2008
Comments:	attached			
Attachment:	AR PCTD.pdf			

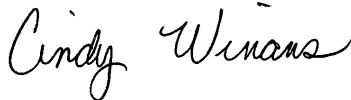
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Zurich				Group NAIC #	212
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Universal Underwriters Insurance Co	Kansas	41181	43-1249228			
Universal Underwriters of Texas Insurance Company	Texas	40843	36-3139101			

5. Company Tracking Number	CW ML 27170f
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Cindy Winans 7045 College Blvd. Overland Park, KS 66211	Governmental Affairs Specialist	800-821-7803 ext. 3157	913-906- 1706	cynthia.winans@zurichna.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Cindy Winans			

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)				
10. Sub-Type of Insurance (Sub-TOI)				
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]				
12. Company Program Title (Marketing title)				
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:		Renewal:	
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing				
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	CW ML 27107f
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21. Filing Description	[This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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On December 26, 2007, President Bush signed a seven-year extension of the Terrorism Risk Insurance Act (TRIA) which continues it to December 31, 2014. Acts of terrorism, as defined by TRIA, are no longer confined to those committed "on behalf of a foreign person or foreign interest." Domestic terrorism is now included in "certified acts of terrorism." As a result, we have made some changes to our Unicover programs.

The enclosed endorsements include domestic acts of terrorism as "certified acts" to conform with the most recent changes to TRIA.

Endorsement 498 applies to our Equipment Dealer Unicover program. The other endorsements all apply to our Unicover V program.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: EFT Amount: \$50.00</p> <p>Refer to each state’s checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	27107f			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	BUSINESS INCOME CONTINUATION COMMUNICATION SUPPLY SERVICES OFF-PREMISES COVERAGE	125 (01 08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	125 (03-03)	USPH- 5KXQW7573
02	BUSINESS INCOME CONTINUATION POWER SUPPLY SERVICES OFF- PREMISES COVERAGE	126 (01 08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	126 (03-03)	USPH- 5KXQW7573
03	BUSINESS INCOME CONTINUATION WATER SUPPLY SERVICES OFF-PREMISES COVERAGE	127 (01 08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	127(03-03)	USPH- 5KXQW7573
04	TERRORISM EXCLUSION	497 (01 08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	497 (07-06)	AR-PC-06- 020734
05	TERRORISM EXCLUSION	498 (01 08)	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	498 (07-06)	AR-PC-06- 020734
06	BIOLOGICAL OR CHEMICAL TERRORISM EXCLUSION	365 (07-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		AR-PC-06- 020734
07	BIOLOGICAL OR CHEMICAL TERRORISM EXCLUSION (NON- TRIA)	406 (07-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		AR-PC-06- 020734
08	CONDITIONAL EXCLUSION OF TERRORISM (RELATING TO DISPOSITION OF FEDERAL TERRORISM RISK INSURANCE ACT OF 2002)	801 (07-06)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		AR-PC-06- 020734

PC FFS-1

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	
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☐

Rate Increase

☐

Rate Decrease

☐

Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)

4b.	Rate Change by Company (As Accepted) For State Use Only
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5.	Overall Rate Information (Complete for Multiple Company Filings only)
-----------	--

		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)		
5b	Overall percentage rate impact for this filing		
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected		

6.	Overall percentage of last rate revision	
-----------	---	--

7.	Effective Date of last rate revision	
-----------	---	--

8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	